



Economic Development Corporation of Jefferson County

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Jefferson County Entitlement Program

The EDC serves as the Administrator for Jefferson County's Community Development Block Grant (CDBG) and HOME formula grants which are received on a yearly basis from the U.S. Department of Housing and Urban Development (HUD). The Jefferson County Entitlement Program is a set of individual programs that have been designed to address identified, priority, community needs as set forth by the citizen participation process during each five-year consolidated plan period. These individual programs are for the benefit of residents falling within the HUD low-to-moderate income guidelines.

Low-to-moderate income is defined as an individual's total income being at or below 80% of the County's Median Income. For all programs offered through the EDC, an applicant household income, for the purposes of qualifying for acceptance, is determined by adding together the total income (not just taxable) for each individual residing within that household. The guidelines for the number of persons in that household are then applied and this total must be at or below the HUD income guidelines for that household size. The current guidelines for 2015 are listed below.

<i>Household Size</i>	<i>80% Median Income</i>
1	\$ 39,400
2	\$ 45,000
3	\$ 50,650
4	\$ 56,250
5	\$ 60,750
6	\$ 65,250
7	\$ 69,750
8	\$ 74,250

The EDC understands that for many applicants there may be additional circumstances regarding income that are not addressed on our web site or in our individual applications, for that reason we urge all applicants to contact our office for assistance if there are any questions regarding qualifying and one of our staff will be more than happy to assist you.

Current programs offered to individual homeowners through the Entitlement Program include the Home Owner Rehabilitation Program, The Private Sanitary Sewer System Replacement Program and the Public Sewer Tap-on Fee Program. Explanations of each of these programs and the corresponding printable applications are provided below for your convenience. Additionally, an electronic version of our Program Guidebook is also available for printing. Please contact our office if you would like a paper copy of any of these documents mailed to you.

[Click here for Program Guidebook](#)

Home Owner Rehabilitation Program:

This program is a five-year forgivable loan of up to \$15,000 and is available to low-to-moderate income residents that are at

www.labor.mo.gov/mohumanrights

The following publications are posted for your information and public use:

"Creating Accessible Communities"

"Know Your Rights-General"

"Know Your Rights-Buying a Home"

"Welcoming Immigrants"

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Jefferson County Entitlement/HUD Programs

2015 Program Information Guidebook

- Home Owner Rehabilitation Program
- Sewer Tap-On Fee Program
- Private Sanitary Sewer System Replacement Program
- 1st Time Home Buyer Program

Contract Administered by:

The Economic Development Corporation of Jefferson County
P.O. Box 623
5217 Highway B
Hillsboro, MO 63050
Phone: (636) 797-5336
Fax: (636) 797-5080

Last Revision: August 2015

What does it cover and who can apply?

This information guide to the Jefferson County HUD ENTITLEMENT programs of Home Owner Rehabilitation, Sewer Tap-On Fee and Private Sanitary Sewer Replacement is meant to act as a question and answer guide regarding the programs available to individuals and businesses for application.

The guide does not cover all aspects of each program. Full program application, processing, project procedures, and guidelines can be found in the application packet for each program. Applicants are encouraged to contact the EDC for more information on individual programs.

The programs described in this guide are only open to residents of the following incorporated and unincorporated areas:

All unincorporated areas of Jefferson County

The City of Arnold

The City of Crystal City

The City of Festus

The City of Hillsboro

The City of Pevely

The Village of Cedar Hill Lakes

The City of Byrnes Mill

The City of De Soto

The City of Herculaneum

The City of Kimmswick

The Town of Scotsdale

Residents who live in the Village of Parkdale, Village of Peaceful Village, Village of Lake Tekakwitha or the City of Olympian Village **are ineligible to apply for assistance** as these municipalities have chosen not to participate in the Entitlement program.

Application Procedures

When will applications be accepted?

Applications for any and all Jefferson County Entitlement programs are accepted on an on-going basis.

How will the funds be obligated to projects?

Funds will be distributed on a first come first served basis. The basis by which they are distributed will be determined by the date and time stamp on the application when it is received and the completeness of the application.

What happens if all the funds have been obligated?

If all of the funds have been obligated to projects when a complete application is received the applicant will be placed on a waiting list in the order of which the application was received.

Where do I submit my application?

All applications need to be submitted to:

The Economic Development Corporation of Jefferson County (EDC)

P.O. Box 623, 5217 Highway B

Hillsboro, Missouri 63050

Private Sanitary Sewer System Replacement Program

- All applicants must meet the current household income requirements of 80% or below the area median income as published by the U.S. Department of Housing and Urban Development. (You must provide proof of ALL income(s) for ALL persons living in or associated with the home.)
- Applicant's must have a minimum of \$20,000 worth of equity in the home and land to cover the amount of the lien placed against your home. (Current Value - Debt Owed = Equity)
- Home must be owner occupied (no rental properties) for the full 5 year program period.
- On-site system must be in a failing condition as defined by either the Jefferson County Building Division or a participating municipality to qualify for the program.
- No on-site systems can be placed on property that falls within 400 feet of a public sewer line.
- Must be sufficient acreage/property to properly install an on-site system per current Jefferson County Code. In the event that an applicant's property is too small to install a COMPLETE system, applicant understands that additional variances and or requirement may be required by Jefferson County Code in order to receive assistance under this program. Circumstances resulting from property size and requirements are beyond the control of the program and may result in applicant being unable to receive assistance.

What happens if I don't meet the minimum requirements?

Any applicant that does not meet the minimum requirements will be notified in writing of the reason and his/her application will not be processed further.

Can I apply for more than one program?

No, applicants can only receive proceeds from one program at a time. Applicants that have successfully fulfilled the requirements of any program can then apply for any other program.

What if I have purchased a foreclosed or "as is" home?

There is a program-wide one (1) year occupancy requirement on any home that has been purchased in an "as is" condition. This includes but is not limited to foreclosed and reposessed homes. If the home has been purchased under these circumstances, documentation may be required to prove occupancy and condition of home (items requested for rehabilitation) at time of purchase time.

Home Owner Rehabilitation

What is the purpose of the program?

The purpose of the program is to assist home owners of single family residences who occupy their homes and are defined as 80% or below the area median income guidelines with needed and qualified **health & safety** rehabilitation items through the use of a 5 year forgivable loan.

What is the maximum amount of money I can borrow?

The maximum amount of funds available for any one project is \$15,000.

Do I have to be a single family homeowner to apply for funds?

Yes, applications will only be processed for home owners who occupy their single family homes. Applications will not be accepted from renters, landlords, or third-party persons on behalf of the homeowner.

What if I live in a Mobile or Manufactured Home?

Our program does accept applications for assistance for mobile homes which are located on real property only as the lien is placed on your property not the mobile home itself. We cannot work on mobile homes that are located in a park or are on any type of rented property. The program does a variety of repairs to mobile homes but does not cover the repair or replacement of any roof or any components associated with a roof; tie-downs; pier system or foundation of any type. Mobile home repairs vary widely from stick built home repairs so prior to application, you are highly encouraged to contact staff and discuss if your particular request can be covered under our program.

How do I know if I qualify for a forgivable loan (Grant)?

If your household income is 80% or below the area median income, you have the required equity in your home and you meet all additional program requirements, generally, you qualify for a forgivable loan.

How does the loan (grant) work?

The program is actually classified as a forgivable loan. Your agreement will include an interest rate (used for repayment purposes only if the loan goes into default). Otherwise, your loan amount is forgiven in increments equivalent to one-fifth (1/5) of the total spent at the end of each year's satisfactory inspection of the property, continued owner occupancy and verification of all taxes on the property being paid. At the end of the five (5) year period the total will be considered forgiven (\$0 balance).

Are you going to place a lien on my house?

Yes, a "Deed of Trust" (lien) will be placed against your home for the five (5) years that you are in the program. This is done to secure your project. By participating in the rehabilitation program, you have asked the County to invest \$15,000 into the value of your home. In turn, they ask you to remain in that home for a period of five (5) years from the day of acceptance to basically "payback" the debt. Cash payment will only come into play if the forgivable loan goes into default (you sell, lease, rent or otherwise do not owner occupy the home). A Deed of Release will be filed after the 12th month of the 5th year of forgiveness, thereby removing the lien.

What if I sell my house or pass away during the five years?

If at any time during the five year forgiveness period you fail to occupy your home for any reason, any funds that have not been forgiven will be considered due and payable at the interest rate stated on the original agreement. We do understand that at times special circumstances do occur and for this reason if your occupancy status changes, please notify the Entitlement program immediately.

Who will determine the work specifications for my project?

The program staff will work with you to determine the work specifications of your project.

How will the bid document be created?

The program staff will create and mail out the bid documents to be used to obtain qualified contractor bids for your home. If you are familiar or comfortable with a particular contractor, please let the program staff know this before documents are prepared so that they can include your contractor (if licensed and insured) on the bid notice for your project. Bids are awarded to the best and lowest bidder. Lead work will be conducted by our contracted lead risk provider.

How many bids will I need? HUD requires that an attempt be made to acquire no less than three (3) bids for your project. Program staff will solicit the bids for the project.

Can I start my project prior to obligation of funds?

No. If work on your property begins prior to obligation of funds, you will become ineligible for this program. All costs incurred prior to obligation of funds will be at the home owner's expense.

What happens if my house was built prior to 1978?

A lead risk assessment of the property must be conducted prior to any construction. The required lead risk assessment and any resulting lead mitigation work is paid for out of your forgivable loan. Note: If lead a risk assessment is required, this will reduce your \$15,000 by the exact direct cost of the service provided by the licensed lead risk assessor. These costs vary by size/physical makeup of each house and therefore no "set" price can be pre-quoted. On average, this cost is about \$500. This is not a negotiable item.

Does my property have to meet a minimum housing quality standard?

Yes, the home must meet minimum housing quality standards as determined by HUD after rehabilitation.

How long will it be before my house is fixed?

You should expect that the process could take as long as a year. Many factors determine how quickly work can be accomplished. (prompt response by the applicant/contractor or factors beyond our control)

Do my taxes have to be paid?

Yes, all property taxes must be paid and current.

Do I have to have home owners insurance?

Yes, a current hazard/liability insurance policy must be in effect, and paid, in order to apply for the program. If your home can not be insured at this time you must provide a letter from your insurance company stating that your home will be able to be insured after completion of this rehabilitation program. For example, your roof is in such disrepair that the insurance company won't insure you. This roof must be one of the requested repairs of the program and therefore after completion, your home will then be able to be insured. You must at that point obtain an insurance policy and provide it to the program staff. If you do not obtain home owners insurance after completion of your project you will be considered in default of program regulations and all funds expended will be due and payable immediately.

Sewer Tap-On Fee

What is the purpose of the program?

The purpose of the program is to assist households who are defined as 80% or below the area median income, with the cost of the sewer tap-on fee charged to hook up the household to the **public** sewer system.

What is the maximum fee that will be paid?

A grant of up to a maximum of \$1,000.00 per household will be paid towards the tap on fee. The tap on fee of the city or public sewer district in which the residence is located shall determine the exact amount of the fee to be paid on your behalf.

What if the tap on fee is above \$1,000.00?

A grant of up to a maximum of \$1,000.00 per household will be paid towards the tap on fee. Any amount due the city or sewer district where the residence is located for the tap on fee that is above the maximum grant amount of \$1,000.00 shall be borne by the applicant.

What happens when the household qualifies for the grant?

When all obligation procedures have been finished, including environmental review, the program staff will notify you and the city or public sewer district to whom the tap on fee needs to be paid that a grant amount has been awarded.

Can this be used to offset the cost of a private sewer hookup?

No, program funds may not be used to hookup to a private sewer company. Private sewer systems are those that service a private area only, i.e. a lake, a subdivision, a neighborhood, etc. and are not public.

Can I hook on to the public sewer prior to grant obligation?

No, if your project begins before grant obligation you will be ineligible for funds.

Does public sewer service have to exist to apply?

Yes, it must either already be available to you or have written proof from the public sewer company of availability to you within the same program year. Your application will not be processed until the physical main lines exist at your home.

Can I use this program to fix a failing septic tank system?

No. If your home's septic system is failing you may wish to apply for funding under the Private Sanitary Sewer Replacement Program.

How do I prove what my house is worth?

There are only two ways to prove the value of your home. A full or updated appraisal performed by a licensed real estate appraiser and completed within the last 3 years (statement of value by a bank, mortgage or insurance company or real estate agent is not acceptable). If no appraisal has been completed, we will use the current market value as stated on your Jefferson County Assessor's records/real estate tax bill. This is the amount that you are paying taxes on. Generally these market values run low and therefore we will increase that value by 40% in order to determine your home's current value for this program.

Does my name have to be on the deed?

Yes, you must be an owner of record. This means that the applicant must be at least one of the legal owners and the occupant of the home. If your deed lists more than one legal owner as in a trust etc., you will need to obtain notarized letters of consent from all additional owners. Applicant will have to provide recorded legal documents showing all ownership interests.

What if I have a property violation against my home?

For example; a solid waste violation, a dangerous building violation, Health Department violation, Dept. of Natural Resources or any/and all other County, State or federal department violations. No application will be accepted from any home owner that currently possesses any type of violation (other than the failing septic system violation). After verification by program staff of compliance of home owner and dismissal of such violation, you may then apply for any and all Entitlement programs.

If my home is cited, can I avoid court or pump and haul if I apply for this program?

No, the program has no jurisdiction over violations, court hearings or a requirement to go on pump and haul. If you have been ordered to comply with these or any other requirement of the citing entity you must coordinate your actions with that entity. We cannot stop your violation.

Can I apply for this program on a piece of property I am buying?

No, the program is only available to current owner occupied properties and requires a 1 year waiting period on any home purchased "as is" therefore if this system was failing when you purchased it, you can not apply for one year after purchase.

Is there a minimum amount of property required to get a new septic system?

Yes, per Jefferson County Code the minimum property requirements are determined by the date your deed was recorded and are as follows:

Pre 1996:	Minimum of 20,000 sq ft on public water Minimum of 40,000 sq ft on private well
1996 to 2004:	Minimum of 60,000 sq ft total regardless of water source
2004 to Current:	Minimum of 2 acres

Program staff understands that every property has its own circumstances and nuances, therefore every attempt will be made to provide you with assistance but applicants need to understand there must be sufficient acreage/property to properly install an on-site system per current Jefferson County Code. In the event that an applicant's property is too small to install a COMPLETE system, applicant understands that additional variances and or requirement may be required by Jefferson County Code in order to receive assistance under this program. Circumstances resulting from property size and requirements are beyond the control of the program and may result in applicant being unable to receive assistance.

1st Time Home Buyer Program

The Jefferson County 1st HOME program is an effort by the County to provide zero-interest down payment loans to income-eligible homebuyers in Jefferson County. Under this initiative, Jefferson County, through its participation with the St. Louis Home Consortium, will purchase subordinated second mortgage loans which finance, in conjunction with the origination of the primary loans by the Mortgage Lender, the down payment and eligible closing costs associated with acquiring qualified owner-occupied residences.

The Second Mortgage Loans are at zero percent interest, forgivable after 5 years and will be originated and sold to Jefferson County by approved not-for-profit housing counseling agencies. (Jefferson County does not subordinate these forgivable loans nor does it pro-rate upon sale. Loans are forgiven only after the 12th month of the 5th year of occupancy. If home is refinanced or sold repayment is required for release of lien) The individual contracted housing counseling agencies provide applicants with detailed program procedures; coordinate all training and review sessions and determine applicant eligibility for this program. Therefore, applicants will need to contact one of the below listed HUD approved agencies directly. **HOUSING COUNSELING IS REQUIRED.**

Loan Amount: \$5,000.00

Participating Lender/Counseling Agencies

Better Family Life
724 N. Union Blvd., Ste. 301
St. Louis, MO 63108
(314) 367-3440

Beyond Housing
4156 Manchester
St. Louis, MO 63110
(314) 533-0600

Lemay Housing Partnership, Inc
336 E. Ripa Ave.
St. Louis, MO 63125
(314) 631-9905

First Time Home Buyer Program Income Limits (current until modified by HUD)

# of Persons Living in the Applicant Home	1	2	3	4	5	6	7	8
80% of Median Income	\$39,400	\$45,000	\$50,650	\$56,250	\$60,750	\$65,250	\$69,750	\$74,250

All income limits are determined by the U.S. Department of Housing and Urban Development yearly and can be found on their website www.hud.gov under HUD Clips income limits. Jefferson County is in the St. Louis, MO — IL MSA

* These income limits of the First Time Home Buyer Program represent only one of several eligibility requirements for this program.

**If you need further information or to request an application
for any of the programs, please contact:**

**The Economic Development Corporation of Jefferson County
P.O. Box 623, 5217 Highway B
Hillsboro, Missouri 63050
Phone: (636) 797-5336 Fax: (636) 797-5080**

JEFFERSON COUNTY

**ECONOMIC DEVELOPMENT
CORPORATION**

**HOME OWNER REHABILITATION
PROGRAM**

APPLICATION

Last Revision: April 2015

Economic Development Corporation of Jefferson County Home Owner Rehabilitation Program Application

Name: Mr. Mrs. Ms. _____

Address, City & Zip: _____

Home Phone: _____ Work Phone: _____ Mobile Phone: _____

Email Address: _____ Circle your County Council District: 1 2 3 4 5 6 7

Employer Name and Address: _____

HOUSEHOLD MEMBERS (list all persons in the household)	RELATIONSHIP	SOC. SEC. NO.	ADJUSTED GROSS ANNUAL INCOME*	AGE	SEX (M/F)	HANDICAPPED OR DISABLED (Yes/No)
1.	SELF		\$			
2.			\$			
3.			\$			
4.			\$			
Total:			\$			

*List all income for every member of the household, include income from wages, pensions, social security, disability, public assistance, interest/rental income or any other income whether taxable or not. *Eligibility is based on your adjusted gross income for the past two years. If you are on social security, receive retirement/pension or have additional income, you must count the total income made available to you, not just the taxable amount. *Members listing zero income will be required to fill out additional information.

Estimated value of the home: \$ _____ Age of Home: _____

Is the home your principal residence: _____ Is Home Rented? _____

Number of bedrooms: _____ Number of Baths: _____ Public Water: _____ Public Sewer: _____

Home Mortgages and other monetary liens recorded against the property:

	Lender	Phone No.	Account No.	Balance	Current
1 st Trust Deed	_____	_____	_____	_____	Y/N
2 nd Trust Deed	_____	_____	_____	_____	Y/N
Other Liens	_____	_____	_____	_____	Y/N

Repairs desired (be specific, use additional paper as necessary): _____

I understand that any misrepresentation of information or failure to disclose information requested on this form may disqualify me from participation in the program(s), and may be grounds for termination of assistance. WARNING: It is unlawful to provide false information to the government when applying for federal public benefit programs per the Program Fraud Civil Remedies Act of 1986, 31 U.S.C. §§ 3801-3812.

I declare under penalty of perjury that the information provided above is true and complete to the best of my knowledge.

Signature of Homeowner _____ Date _____

Signature of Homeowner _____ Date _____

**Economic Development Corporation
Of Jefferson County
Home Owner Rehabilitation Program**

LOAN REVIEW AND AUTHORIZATION AND RELEASE

Authorization is hereby granted to the Economic Development Corporation of Jefferson County as the Home Owner Rehabilitation Program Administration to receive and be provided access, now or in the future, to information regarding any monetary liens recorded against the residence located at _____ Missouri.

My (our) signature below authorizes the release to the lender(s) of information regarding the current and past status of any monetary liens (for example, mortgage loans) and its monthly payments recorded against the above mentioned property. Authorization is further granted to the lender to use a reproduction of this authorization if necessary to obtain any information related to my (our) application.

Any reproduction of this authorization and release made by reliable means (for example, photocopy or facsimile) is considered an original.

This must be signed by each homeowner:

Borrower's Signature	Date	Co-Borrower's Signature	Date
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Social Security Number	Social Security Number
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Borrower's Signature	Date	Co-Borrower's Signature	Date
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Social Security Number	Social Security Number
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HOUSEHOLD INCOME INFORMATION

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

This information is confidential and is only used for government reporting purposes to monitor compliance with equal opportunity laws. Please note that self-identification of race/ethnicity is voluntary. The Jefferson County Home Owner Rehabilitation Program has been established using Federal Community Development Block Grant funding. Any information given will be beneficial to Jefferson County in monitoring for future funding.

Name: _____

Soc. Sec. #. _____

<p>Household Size: _____</p> <p>Below \$-\$10,150 <input type="checkbox"/></p> <p>\$10,151- \$11,600 <input type="checkbox"/></p> <p>\$11,601-\$13,050 <input type="checkbox"/></p> <p>\$13,051-\$14,500 <input type="checkbox"/></p> <p>\$14,501-\$15,650 <input type="checkbox"/></p> <p>\$15,651-\$16,800 <input type="checkbox"/></p> <p>\$16,801-\$16,900 <input type="checkbox"/></p> <p>\$16,901-\$17,950 <input type="checkbox"/></p> <p>\$17,951-\$19,150 <input type="checkbox"/></p> <p>\$19,151-\$19,300 <input type="checkbox"/></p> <p>\$19,301-\$24,150 <input type="checkbox"/></p> <p>\$24,751- \$26,100 <input type="checkbox"/></p> <p>Check if your are a female head of household <input type="checkbox"/></p> <p>Check if you are a disabled individual <input type="checkbox"/></p> <p>Check if you are at least 65 years old <input type="checkbox"/></p>	<p>Ethnic Origin (Please Check One)</p> <p><input type="checkbox"/> White</p> <p><input type="checkbox"/> Black/African American</p> <p><input type="checkbox"/> Asian</p> <p><input type="checkbox"/> American Indian/Alaskan Native</p> <p><input type="checkbox"/> Native Hawaiian/Other Pacific Islander</p> <p><input type="checkbox"/> American Indian/Alaskan Native and White</p> <p><input type="checkbox"/> Asian and White</p> <p><input type="checkbox"/> Black/African American and White</p> <p><input type="checkbox"/> American Indian/Alaskan Native and Black/African American</p> <p><input type="checkbox"/> Other (specify): _____</p> <p>Also check the following box if applicable</p> <p>Hispanic/Latino Ethnicity</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>(If yes, answer below)</p> <p><input type="checkbox"/> Mexican/Chicano</p> <p><input type="checkbox"/> Puerto Rican</p> <p><input type="checkbox"/> Cuban</p> <p><input type="checkbox"/> Other Hispanic/Latino</p>
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The information provided herein will be confidential and will only be used to provide statistical data required under the Community Development Block Grant Program. It is subject to verification pursuant to the rules and regulations of the U.S. Department of Housing and Urban Development.

I CERTIFY THAT THE INFORMATION PROVIDED HEREIN IS TRUE TO THE BEST OF MY KNOWLEDGE.

SIGNATURE OF HOMEOWNER(S)

DATE